

PERMIT APPLICATION: NRS #05-399

APPLICANT: Mr. L.E. Smith
1872 West Avenue Suite 102
Crossville, TN 38555
(931) 456 –2533

LOCATION: Project is located west of U.S. Highway 127/ State Route 28 at the northwest corner of Highway 127 and Industrial Boulevard; unnamed intermittent tributary to Little Obed River; Crossville, Cumberland County.

WATERSHED DESCRIPTION: The proposed site is surrounded by both industrial and commercial property a U.S Highway to the east and railroad tracts to the west.

PROJECT DESCRIPTION: The applicant proposes to construct a Bank Branch at the above location. The proposed project will require the placement of 315 linear feet of the unnamed intermittent tributary to the Little Obed River in a 36-inch concrete pipe.

The proposed site is adjacent to a known trichloroethylene (TCE) contaminated site, Manchester Tank and Equipment Co. Based on the direction of flow of groundwater TCE contamination has migrated into the groundwater onsite.

TCE and other volatile organic compounds (VOC) are above regulatory water quality standards in the shallow, confined groundwater aquifer at 10-14 feet below ground surface. Sediment and soil investigations have indicated only residual levels of VOC's which do not exceed Region 9 Soil Preliminary Remediation Goals (PRG) for Residential Use. Soil samples taken indicate the presence of some chlorinated solvents in the sediments of the stream channel.

The Primary Responsible Party (PRP), the former owners of Manchester Tank, is currently involved in a DEC Voluntary Cleanup, Oversight and Assistance Program (VOAP) in order to evaluate and remediate the potential TCE groundwater contamination at both the Manchester Tank and adjacent properties.

In a letter submitted by the EnSafe, Inc., consultant for the PRP, the proposed placement of the culvert at the L.E. Smith property is not expected to hinder future remediation activities or cause further contamination downstream of the property if the culvert is placed in an impermeable closed culvert system.

A Soil and Water Management Plan (SMP) has been prepared for the property in case the installation of the culvert encounters any contaminated soil, water or sediment. The plan addresses soil excavation, handling, testing and disposal.

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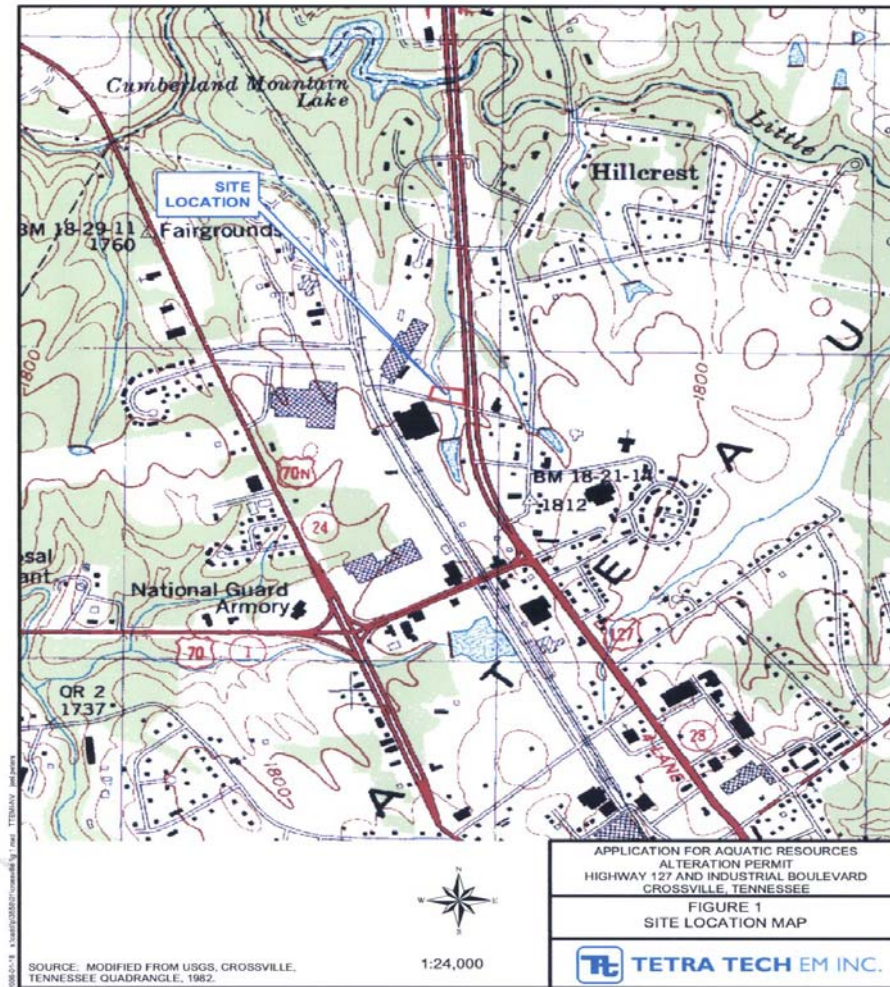
In addition, installation of the culvert will be designed to prevent iron leachate from the construction of the culvert. It will be completed encircle by a one-foot thick layer of compacted #57 limestone, then a low permeable mesh SI geotextile laid over the limestone, then covered with two to three feet of compacted subsoil, another layer of geotextile then filled to grade with shock rock sandstone.

To compensate for the loss of 315 linear feet of stream the applicant proposes to make a payment to the Tennessee Stream Mitigation Program (TSMP) at the rate of \$200.00/ linear foot or \$63,000.

In accordance with the Tennessee Antidegradation Statement (Rule 1200-4-3-.06), the division has determined that the proposed activity will not result in degradation to water quality.

PERMIT COORDINATOR: Mike Lee

TOPOGRAPHICAL QUADRANGLE: Crossville 109- SE
35 58' 2.28" 85 2' 19.48 "



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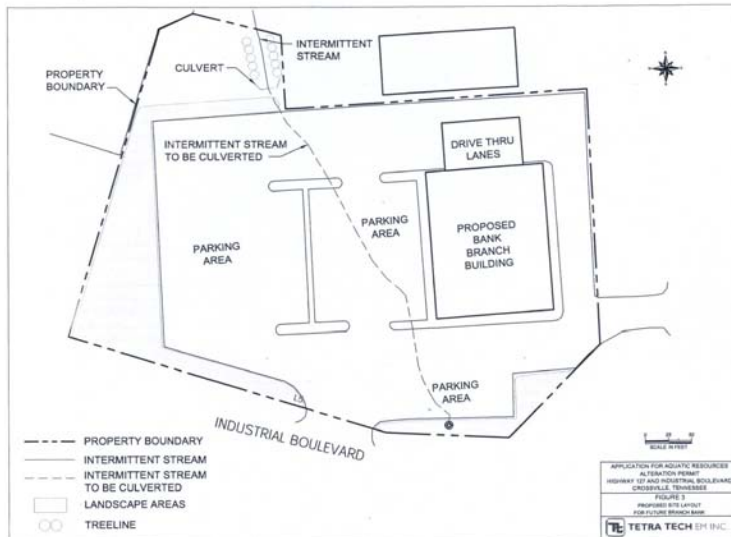


TABLE 1
L.E. SMITH PROPERTY SEDIMENT SAMPLING¹
COLLECTED: NOVEMBER 7, 2005

Constituent (mg/kg) ²	Region 9 PRGs Residential Soils ³	BS-01SS 0-3 inches bgs	BS-01SB 1-3 feet bgs	BS-02SS 0-3 inches bgs	BS-02SB ~ 1 foot bgs
Acetone	14,000	0.148	0.052	ND	ND
Benzene	0.64	0.002	0.002	ND	ND
Carbon disulfide	360	ND	0.007	ND	ND
1,1-Dichloroethane	510	ND	0.003	0.003	0.005
cis 1,2-Dichloroethane	43	ND	0.005	0.013	0.008
Ethylbenzene	400	ND	0.002	ND	ND
Isopropylbenzene	NA	ND	0.005	ND	ND
Methylene chloride	9.1	0.01	0.01	ND	ND
Tetrachloroethene	0.48	ND	0.043	0.004	0.003
Toluene	520	ND	0.006	ND	ND
1,1,1-Trichloroethane	1,200	ND	0.014	ND	ND
Trichloroethene	0.053	ND	0.011	0.007	0.005
Nylenes, total	270	ND	0.015	ND	ND

Notes:
¹ Sampling followed U.S. Environmental Protection Agency Standard Operating Procedures and Quality Assurance Manual and Tennessee Department of Environment and Conservation Guidelines.
² Detected constituents only listed.
³ Obtained from the October 2004 Region 9 PRGs.

bgs Below ground surface
 mg/kg Milligram per kilogram
 NA PRG not available for detected constituent
 ND Not detected
 PRG Preliminary remediation goal

The approximate sample locations are also depicted on Figure 2, Site Layout Map. Surface water could not be collected due to the lack of water in the stream bed.

The Primary Responsible Party (PRP), the Reifschneiders (former owners of Manchester Tank), is currently involved in the TDEC Voluntary Cleanup, Oversight, and Assistance Program (VOAP), in order to evaluate and remediate the potential TCE contaminated groundwater at the Manchester Tank site and adjacent properties. Based on a letter submitted to Tetra Tech by EnSafe Inc., consultant for the PRP, dated December 30, 2005, the proposed emplacement of the culvert at the L.E. Smith Property is not expected to hinder future remediation activities on the Property or cause further contamination down stream of the Property, as long as the culvert is placed in an impermeable closed culvert system. A copy of the EnSafe Letter is provided in Appendix C.

PHOTOGRAPH NUMBER 3



Description: Another view of the channel bed of the unnamed tributary. Taken by Dana Lingle 9/8/05.

PHOTOGRAPH NUMBER 4



Description: View facing north of the west side of the property. The stream bed is located on the right hand side of this photograph. Taken by Dana Lingle 9/8/05.



Highway 127 and Industrial Boulevard
Crossville, TN
P3556.01